

**United States Bankruptcy Court  
Middle District of Tennessee**

**IN RE:**

Case No. 3:15-bk-07353

Matlock, Joseph Lee & Matlock, Rita Yvonne

Chapter 13

Debtor(s)

**CERTIFICATE OF MAILING**

The undersigned hereby certifies that a true copy of the following document(s):

**Certificate of mailing of Order setting hearing on Expedited Motion to Utilize Insurance proceeds**

was(were) mailed to all persons in interest at the addresses set forth in the exhibit which is attached hereto, electronically or by first class mail, postage prepaid, on this 22nd day of March, 2016.

/s/ Jonathan Augusta

Jonathan Augusta 025880  
Law Office of Jonathan Augusta  
731 Porter Rd  
Nashville, TN 37206  
(615) 600-4577 Fax: (615) 249-3448  
derricaugusta@comcast.net

**CERTIFICATE OF SERVICE**

I hereby certify that on March 22, 2016, I furnished a true and correct copy of the foregoing to the following parties in interest:

Henry E. Hildebrand, III  
Chapter 13 Trustee  
P.O. Box 340019  
Nashville, TN 37203-0019

Electronic

Samuel Crocker, U.S. Trustee  
318 Customs House, 701 Broadway  
Nashville, TN 37203

Electronic

InSolve Auto Funding, LLC c/o  
Capital Recovery Group  
PO BOX 64090  
Tucson, AZ 85728-4090

U.S. mail first class  
Email: servicing@insolveautofunding.com

Direct Insurance  
Attn: Pamela Armstrong  
1320 Greenway Dr. Ste 200  
Irving, Tx 75038

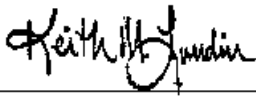
U.S. mail first class  
Email: pamela.armstrong@directgeneral.com

Joseph Lee Matlock  
905 Applevalley Rd  
Madison, TN, 37115

U.S. mail first class

I have sent out notices.

/s/ Jonathan Augusta  
D. Jonathan Augusta



Keith M. Lundin  
U.S. Bankruptcy Judge

Dated: 3/21/2016

UNITED STATES BANKRUPTCY COURT  
THE MIDDLE DISTRICT OF TENNESSEE



COURT  
SEE

IN RE:	}	Case No. 3:15-bk-07353
Joseph Lee Matlock	}	
905 Applevalley Rd	}	
Madison, TN 37115	}	Chapter 13
SSN: xxx-xx-3728	}	
	}	Judge Keith Lundin
Debtor(s)	}	

**EXPEDITED ORDER SETTING EXPEDITED HEARING**

IT APPEARS to the United States Bankruptcy Court for the Middle District of Tennessee that adequate grounds exist to set the hearing on the Expedited Motion to Utilize insurance proceeds.

IT IS THEREFORE ORDERED that the hearing is set for the 30 day of March, 2016 at 8:30 a.m. in Courtroom 1, Second Floor, United States Bankruptcy Court for the Middle District of Tennessee, Customs House, 701 Broadway, Nashville, Tennessee 37203. Debtor's counsel shall provide notice to all parties in interest.

*This order was electronically signed and entered as indicated at the top of the first page.*

APPROVED FOR ENTRY:

/s/ Jonathan Augusta  
D. JONATHAN AUGUSTA BPR#25880  
Attorney for Debtor  
731 Porter Rd  
Nashville, TN 37206  
(615) 600-4577  
fax: (615) 249-3448  
derricaugusta@comcast.net

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.  
United States Bankruptcy Court.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	}	
Joseph & Rita Matlock	}	<b>Case No. 3:15-bk-07353</b>
905 Applevalley Rd	}	
Madison, TN, 37115	}	<b>Chapter: 13</b>
	}	
	}	Judge Keith Lundin
Debtor.	}	

**EXPEDITED HEARING ON MOTION TO UTILIZE INSURANCE PROCEEDS**

COMES NOW the Debtors, by and through counsel, and pursuant to Local Rule 9075, respectfully moves the Court as follows:

**I. EXPEDITED RELIEF REQUESTED**

- A. The Debtors move for an Order authorizing them to utilize cash collateral received from Direct Insurance in the approximate amount of \$11,040.29.
- B. Debtors' 2013 Kia Soul SW was totaled in an auto accident. Direct Insurance has offered \$11,040.29, to pay the total loss settlement.
- C. Insolve Auto Funding is the lien holder for said vehicle, and has issued a guarantee of title for \$11,442.28 (as of 3/18/2016).
- D. Debtor proposes to use said proceeds to pay toward the secured claim balance of Insolve Auto Funding currently in the amount of \$11,442.28 (as of 3/2016).
- E. The remaining balance owed to Insolve Auto Funding, estimated to be approximately \$401.99 shall be paid, as modified, over the remaining life of the plan. Debtor further moves the Court to require the lien-holder, Insolve Auto Funding to release its lien on the destroyed vehicle upon this motion being granted and remit same to Direct Insurance Company in order to allow disposition of the salvage value in the destroyed vehicle.
- F. Direct Insurance Company would be required to issue proceeds to the Chapter 13 Trustee, PO Box 340019, Nashville, TN 37203.
- G. Debtors further moves to modify their plan to adjust the remaining claim of Insolve Auto Funding

estimated to be \$401.99 after the allocation of insurance proceeds would be paid with reduced monthly payments in the amount of \$11.43 at 22% per month over the remaining life of the plan. The dividend to unsecured creditors would remain 20% and the base amount would be reduced from \$60,050.00 to \$57,419.65. The monthly attorney fee shall be reduced to \$200.00.

- I. The Debtors further moves for permission to incur debt from Inland/Insolve Bank in the maximum amount of \$12,672.00 at 22% and payments not to exceed \$350.00 per month in order to purchase a replacement vehicle. An amended budget it attached which reflects the anticipated vehicle payment and any changes since the last budget was submitted.
- J. The Debtors attended the Trustee's Financial Management course on January 11, 2016.
- K. Debtors move that this matter be heard on an expedited basis due to the fact that the Debtor Husband needs a vehicle to commute to work and needs to replace it as quickly as possible in order to continue funding his Chapter 13 Plan and avoid expenses for a rental vehicle.

## **II. SUGGESTION OF EXPEDITED HEARING DATE AND TIME**

- L. The Debtors are requesting that this motion be set for expedited hearing on 3/30/2016 at 8:30 a.m. in Courtroom One of the United States Bankruptcy Court for the Middle District of Tennessee, 701 Broadway, Nashville, TN 37203.

## **III. NOTICE OF EXPEDITED HEARING**

- E. Notice of this expedited motion shall be given to all parties on the Certificate of Service by either facsimile, electronic or U.S. mail first class as specified in the Certificate of Service.

WHEREFORE, the Debtors request that the Court grant this motion and approve the Debtor's request as set forth above.

Respectfully submitted,

/s/ Jonathan Augusta

D. Jonathan Augusta, BPR #25880, Attorney for Debtor  
731 Porter Rd  
Nashville, TN 37206  
(615) 600-4577  
fax: (615) 249-3448  
derricaugusta@comcast.net

**CERTIFICATE OF SERVICE**

I hereby certify that on March 18, 2016, I furnished a true and correct copy of the foregoing to the following parties in interest:

Henry E. Hildebrand, III  
Chapter 13 Trustee  
P.O. Box 340019  
Nashville, TN 37203

Electronic

Samuel Crocker, U.S. Trustee  
318 Customs House, 701 Broadway  
Nashville, TN 37203

Electronic

Joseph & Rita Matlock  
905 Apple valley Rd  
Madison, TN, 37115

U.S. mail first class

InSolve Auto Funding, LLC , c/o Capital Recovery G  
PO Box 64090  
Tucson, AZ 85728-4090

U.S. Mail first Class  
Email: servicing@insolveautofunding.com

Direct Insurance  
Attn: Pamela Armstrong  
1320 Greenway Dr. Ste 200  
Irving, TX 75038

U.S. Mail first Class  
Fax: 225-614-9890  
Claim: 16-01998053

/s/ Jonathan Augusta  
D. Jonathan Augusta

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:	)	
	)	
	)	CASE NO.
	)	CHAPTER [12 or 13]
Debtor(s).	)	JUDGE
	)	

**AMENDED MONTHLY FAMILY BUDGET**

	<u>Prior Budget*</u>	<u>Current Budget*</u>
Dates of Budgets:	_____	_____
<b><u>EXPENSES</u></b>		
Rent/Mortgage Payment:	_____	_____
Utilities:	Prior*	Current*
Electric:	_____	_____
Water:	_____	_____
Heat:	_____	_____
Telephone/Internet	_____	_____
Trash:	_____	_____
Cable/Satellite:	_____	_____
Other (_____):	_____	_____
<b>Total Utilities:</b>	_____	_____
Food:	_____	_____
Clothing:	_____	_____
Laundry & Dry Cleaning:	_____	_____
Newspapers, Books, etc.:	_____	_____
Medical & Dental Expenses:	_____	_____
Transportation:	_____	_____
Insurance (not deducted from wages):		
Auto:	_____	_____
Life:	_____	_____
Home:	_____	_____
Renters:	_____	_____
Other (_____):	_____	_____
<b>Total Insurance:</b>	_____	_____
Taxes (not deducted from wages)	_____	_____
Child Support	_____	_____
Home Maintenance	_____	_____
Other Monthly Expenses (_____):	_____	_____
<b>TOTAL MONTHLY EXPENSES:</b>	_____	_____

APPENDIX B  
AMENDED MONTHLY FAMILY BUDGET

**INCOME**

Debtor's Gross Income:

Spouse's Gross Income:

Payroll Deductions:

Prior\* Current\*

Payroll Taxes:

401(k):

Other ( )::

Total Payroll Deductions:

Other Regular Income:

Support/Alimony:

Pension/SS/VA:

Other ( )::

Total Other Regular Income:

Prior Budget\*Current Budget\***TOTAL MONTHLY INCOME:****SUMMARY:****Total Monthly Income (from above):****minus Total Monthly Expenses (from page 1):****equals Monthly Surplus:****Monthly Plan Payment:****Duration of Plan (months):****Dividend to Unsecured Creditors (%):****Secured Creditors Affected:**

\* Explain any increase or decrease in income, expenses, or dividend that exceeds 10%:

(Debtor)

(Date)

(Debtor)

(Date)

**APPENDIX B  
AMENDED MONTHLY FAMILY BUDGET**





# MARKET VALUATION SUMMARY

Prepared for DIRECT GENERAL GROUP OF COMPANIES



## REPORT SUMMARY



### CLAIM INFORMATION

Owner	Matlock, Joseph 905 Apple Valley Rd Madison, TN 37115
Loss Vehicle	2013 Kia Soul ! 5dr Wgn Auto
Loss Incident Date	02/06/2016
Claim Reported	02/12/2016

The CCC ONE® Market Valuation Summary reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by DIRECT GENERAL GROUP OF COMPANIES.

Loss vehicle has 42% greater than average mileage of 40,900.



### INSURANCE INFORMATION

Report Reference Number	80355702
Claim Reference	16-01998053-01
Adjuster	Miller, Mia'jena
Appraiser	Reineck, Kyle
Odometer	57,935
Last Updated	02/12/2016 08:23 AM



### VALUATION SUMMARY

Base Vehicle Value	\$ 10,697.00
Adjusted Vehicle Value	\$ 10,697.00
<b>Total</b>	<b>\$ 10,697.00</b>

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

#### BASE VEHICLE VALUE

This is derived from comparable vehicle(s) available or recently available in the marketplace at the time of valuation, per our valuation methodology described on the next page.

#### ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

#### Inside the Report

Valuation Methodology.....	2
Vehicle Information.....	3
Vehicle Condition.....	6
Comparable Vehicles.....	8

## VALUATION METHODOLOGY

### How was the valuation determined?



#### CLAIM INSPECTION

DIRECT GENERAL GROUP OF COMPANIES has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



#### DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

#### SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.



#### CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the weighted average of the adjusted values of the comparable vehicles based on the following factors:

- Source of the data (such as inspected versus advertised)
- Similarity (such as equipment, mileage, and year)
- Proximity to the loss vehicle's primary garage location
- Recency of information





## VEHICLE INFORMATION

## VEHICLE DETAILS

Location	MADISON, TN 37115
VIN	KNDJT2A6XD7761013
Year	2013
Make	Kia
Model	Soul
Trim	!
Body Style	5dr Wgn Auto
Body Type	Station Wagon
Engine -	
Cylinders	4
Displacement	2.0L
Fuel Type	Gasoline
Carburation	Electronic Fuel Injection
Transmission	Automatic Transmission
Curb Weight	2778 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and condition, and to verify that the information accurately reflects the options, additional equipment, refurbishments or other aspects of the loss vehicle that may impact the value.



## VEHICLE INFORMATION

### VEHICLE EQUIPMENT

Odometer	57,935
Transmission	Automatic Transmission
Power	Power Steering
	Power Brakes
	Power Windows
	Power Locks
	Power Mirrors
Decor/Convenience	Air Conditioning
	Tilt Wheel
	Cruise Control
	Rear Defogger
	Intermittent Wipers
	Keyless Entry
	Telescopic Wheel
Seating	Cloth Seats
	Bucket Seats
Radio	AM Radio
	FM Radio
	Stereo
	Search/Seek
	CD Player
	Steering Wheel Touch Controls
	Auxiliary Audio Connection
	Premium Radio
	Satellite Radio
Wheels	Aluminum/Alloy Wheels
Roof	Electric Glass Roof
Safety/Brakes	Air Bag (Driver Only)
	Passenger Air Bag
	Anti-lock Brakes (4)
	4-wheel Disc Brakes
	Front Side Impact Air Bags

To the left is the equipment of the loss vehicle that DIRECT GENERAL GROUP OF COMPANIES provided to CCC.

Standard This equipment is included in the base configuration of the vehicle at time of purchase.

Additional Equipment that is not Standard but was noted to be on the loss vehicle.



## VEHICLE INFORMATION

VEHICLE EQUIPMENT

---

	Head/Curtain Air Bags	
	Backup Camera W/ Parking Sensors	
	Hands Free	
	Traction Control	
	Stability Control	
Exterior/Paint/Glass	Dual Mirrors	
	Heated Mirrors	
	Body Side Moldings	
	Privacy Glass	
	Rear Window Wiper	
	Signal Integrated Mirrors	
	Clearcoat Paint	



## VEHICLE CONDITION

### COMPONENT CONDITION

	Condition	Inspection Notes/Guidelines	Value Impact
<b>INTERIOR</b>			
Seats	PRIVATE OWNER	<b>Guideline:</b> Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	\$ 0
Carpets	PRIVATE OWNER	<b>Guideline:</b> Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	\$ 0
Glass	PRIVATE OWNER	<b>Guideline:</b> Light surface scratches and/or pitting.	\$ 0
Dashboard	PRIVATE OWNER	<b>Guideline:</b> Few small scratches and/or gouges. Minimal damage to components. Light wear.	\$ 0
Headliner	PRIVATE OWNER	<b>Guideline:</b> Clean. No significant holes and/or burn marks. No significant scuffing.	\$ 0
<b>EXTERIOR</b>			
Sheet Metal	PRIVATE OWNER	<b>Guideline:</b> Few dings. No rust. All panels intact and properly aligned.	\$ 0
Paint	PRIVATE OWNER	<b>Guideline:</b> Few small chips and/or scratches. No peeling and/or flaking. Minor swirl marks. Slight Fading.	\$ 0
Trim	PRIVATE OWNER	<b>Guideline:</b> No broken and/or missing components. No dents. Few dings.	\$ 0
<b>MECHANICAL</b>			
Engine	PRIVATE OWNER	<b>Guideline:</b> Minor seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment.	\$ 0
Transmission	PRIVATE OWNER	<b>Guideline:</b> Fluid slightly discolored. A few areas of seepage.	\$ 0

DIRECT GENERAL GROUP OF COMPANIES uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition. CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Private Owner condition. These dollar adjustments are based upon interviews with dealerships across the United States.



## VEHICLE CONDITION

## COMPONENT CONDITION

	Condition	Inspection Notes/Guidelines	Value Impact
Tires	PRIVATE OWNER	<b>Guideline:</b> <b>Front Tires:</b> 41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) <b>Rear Tires:</b> 41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0

Total Condition Adjustments

# CCC ONE MARKET VALUATION SUMMARY

Owner: Matlock, Joseph  
Claim: 16-01998053-01



## COMPARABLE VEHICLES



### COMPARABLE VEHICLES

Source	Vehicle	Price	Adjusted Comparable Value
<b>Comp 1</b>			
Source: Autotrader Wholesale Inc. Rivergate Madison, TN (615) 855-0025 0 Miles From Madison, TN	2013 Kia Soul ! 5dr Wgn Auto Odometer: 55,157 VIN: KNDJT2A67D7607214 Stock #: D7607214 Updated Date: 12/16/2015	\$ 11,466 (List)	\$ 10,531
<b>Comp 2</b>			
Source: Autotrader Wholesale Inc. Rivergate Madison, TN (615) 855-0025 0 Miles From Madison, TN	2013 Kia Soul ! 5dr Wgn Auto Odometer: 57,471 VIN: KNDJT2A60D7612058 Stock #: D7612058 Updated Date: 12/09/2015	\$ 11,266 (List)	\$ 10,463
<b>Comp 3</b>			
Source: Autotrader Wholesale Inc. Rivergate Madison, TN (615) 855-0025 0 Miles From Madison, TN	2013 Kia Soul ! 5dr Wgn Auto Odometer: 53,758 VIN: KNDJT2A63D7590895 Stock #: D7590895 Updated Date: 02/04/2016	\$ 11,662 (List)	\$ 10,642

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Take Price is the amount that the dealership will accept to sell the inspected vehicle, though a lower price may be obtainable through negotiation.

Distance is based upon a straight line between loss and comparable vehicle locations.

**Adjusted Comparable Value** represents the price of the comparable vehicle with adjustments for options, mileage, condition, and year/model/trim as compared to the loss vehicle.

A condition adjustment is also made to set the comparable vehicle to Private Owner condition, which the loss vehicle is also compared to in the Vehicle Condition section.



**3:15-bk-07353 JOSEPH LEE MATLOCK and RITA WATKINS MATLOCK**  
**Case type: bk Chapter: 13 Asset: Yes Vol: v Judge: Keith M Lundin**  
**Date filed: 10/14/2015 Date of last filing: 03/22/2016 Plan confirmed: 12/22/2015**

## **Creditors**

**A & A IMPORTS**  
604 N. GALLATIN PIKE  
MADISON, TN 37115  
(5963190)  
(cr)

**A&A MOTORS**  
ATTN: MOJTABA RABIEI  
601 N. GALLATIN PIKE  
Madison TN 37115  
(5926439)  
(cr)

**ADVANCE FINANCIAL**  
1901 CHURCH STREET  
Nashville TN 37203  
(5926440)  
(cr)

**Afni**  
Attention: Bankruptcy  
1310 Martin Luther King Dr  
Bloomington IL 61701  
(5926441)  
(cr)

**AMERICAN CAR CENTER**  
ATTN: BOB SHIVERS, JR.  
6400 WINCHESTER RD.  
Memphis TN 38115-8117  
(5926443)  
(cr)

**AMERICAN CAR CENTER**  
1425 GALLATIN PIKE N.  
Madison TN 37115  
(5926442)  
(cr)

**American Financial**  
6400 Winchester Road  
Memphis, TN 38115  
(5937342)  
(cr)

**American InfoSource LP as agent for**  
DIRECTV, LLC  
PO Box 51178  
Los Angeles, CA 90051-5478  
(6021590)  
(cr)

**AmeriCredit Financial Services, Inc. dba GM Financ** (5945088)  
P O Box 183853 (cr)  
Arlington, TX 76096

**AmeriCredit Financial Services, Inc. dba GM Financ** (5954121)  
P O Box 183853 (ntcapr)  
Arlington, TX 76096

**BUFFALOE & ASSOCIATES**  
44 VANTAGE WAY (5926444)  
SUITE 500 (cr)  
Nashville TN 37228

**CASHNET USA** (5926445)  
200 W. JACKSON, STE 1400 (cr)  
Chicago IL 60606

**CashNetUSA**  
175 W Jackson Blvd (5986276)  
Suite 1000 (cr)  
Chicago, IL 60604

**Colonial Auto Finance/** (5926446)  
802 Se Plaza Ave Ste 114 (cr)  
Bentonville AR 72712

**Credit Acceptance**  
Attn: Bankruptcy Dept (5926447)  
25505 West 12 Mile Rd Ste 3000 (cr)  
Southfield MI 48034

**Credit Central** (5926448)  
700 E North St Ste 15 (cr)  
Greenville SC 29601

**Credit Collections Svc** (5926449)  
Po Box 773 (cr)  
Needham MA 02494

**Delbert Services/consu** (5926450)  
Rodney Square N 1100 N M (cr)  
Wilmington DE 18901

**DISCOUNT MOTORS**  
ATTN: WILLIAM SHUBERT - AGENT (5926451)  
1108 GALLATIN PIKE N. (cr)  
McMinnville TN 37110-2738

**Discount Motors, Inc.** (5977920)  
c/o William Timothy Hill, Atty (cr)

201 4th Ave N Ste 1800  
Nashville, TN 37219

**DRIVE TIME**

C/O CORPORATION SERVICE COMPANY (5926452)  
2908 POSTON AVE. (cr)  
Nashville TN 37203-1312

**DT Credit Company LLC**

PO Box 29018 (6011721)  
Phoenix, AZ 85038 (cr)

**ELIZABETH MATLOCK**

3908 TUCKER RD. (5926453)  
Nashville TN 37218 (cr)

**First Premier Bank**

3820 N Louise Ave (5926454)  
Sioux Falls SD 57107 (cr)

**Gm Financial**

Po Box 181145 (5926455)  
Arlington TX 76096 (cr)

**HEIGHTS FINANCE**

C/O NATIONAL REGISTERED AGENTS, INC. (5926456)  
800 GAY STREET, STE. 2021 (cr)  
Knoxville TN 37929-9710

**Heights Finance Corp**

1117 Columbia Ave Ste B (5926457)  
Franklin TN 37064 (cr)

**HEIGHTS FINANCE CORP.**

366 WEST MAIN STREET SUTIE 5B (5959105)  
HENDERSONVILLE TN 37075 (cr)

**HSBC CARD SERVICES**

P.O. BOX 5253 (5926458)  
Carol Stream IL 60197-5222 (cr)

**InSolve Auto Funding, LLC , c/o Capital Recovery G**

PO Box 64090 (6000887)  
Tucson, AZ 85728-4090 (cr)

**INTERNAL REVENUE SERVICE**

CENTRALIZED INSOLVENCY OPERATION (5926459)  
P.O. BOX 7346 (cr)  
Philadelphia PA 19101-7346

<b>INTERNAL REVENUE SERVICE</b> 801 BROADWAY Nashville TN 37203	(5926460) (cr)
<b>National Credit Adjusters, LLC</b> Attn: Michael Swanson PO BOX 3023 Hutchinson, KS 67504	(6024090) (cr)
<b>Navient</b> Po Box 9500 Wilkes Barre PA 18773	(5926461) (cr)
<b>Navient Solutions, Inc. on behalf of</b> United Student Aid Funds, Inc. Attn: Bankruptcy Litigation Unit E3149 PO Box 9430 Wilkes Barre, PA 18773-9430	(5967065) (cr)
<b>Portfolio Recovery</b> Attn: Bankruptcy Po Box 41067 Norfolk VA 23541	(5926462) (cr)
<b>PORTFOLIO RECOVERY</b> ATTN: NATHAN HORTON, ESQ. 120 CORPORATE BLVD. Norfolk VA 23502	(5926463) (cr)
<b>Portfolio Recovery Associates, LLC</b> POB 12914 Norfolk VA 23541	(5956002) (cr)
<b>Premier Bankcard, Llc</b> c o Jefferson Capital Systems LLC Po Box 953185 St Louis Mo 63195-3185	(5996116) (cr)
<b>PURE ROMANCE</b> 655 PLUM ST. Cincinnati OH 45202	(5926464) (cr)
<b>SKY TRAIL CASH - Ningodwaaswi, LLC</b> PO BOX 1115 Lac Du Flambeau WI 54538	(5926465) (cr)
<b>Stellar Recovery Inc</b> 4500 Salisbury Rd Ste 10 Jacksonville FL 32216	(5926466) (cr)

**SUN LOAN**

C/O CAPITOL CORPORATE SERVICES  
992 DAVIDSON DR, STE B  
Nashville TN 37205

(5926467)  
(cr)

**Sun Loans**

620 Gallatin Pike  
Madison TN 37115

(5926468)  
(cr)

**WESTERN SKY FINANCIAL**

612 EAST STREET  
Timber Lake SD 57656

(5926469)  
(cr)